

Bankinter
Group
Sustainability
Policy
Principles

The **principles** governing the activities of Bankinter Group are:

1. Good governance in the Organisation, promoting best Corporate Governance practices in management that ensure compliance with applicable legislation, promotion of sustainable finance, transparency, business ethics, proper risk management, transparent tax policy with responsible and prudent criteria, and the application of best practices in information security.
2. A balanced, transparent and clear relationship with our stakeholders, as well as our clients, developing products and services tailored to their needs.
3. The inclusion of ESG (environmental, social and governance) criteria when analysing investments and funding.
4. The consideration of social and environmental impacts when designing products and services, promoting those that generate added environmental or social value.
5. The integration of sustainability risks into investment decisions and advice on investments and insurance.
6. Financial inclusion (not just disability), facilitating access to Bankinter services and financial education under equal conditions, ensuring non-discrimination.
7. The advanced management of people as the Bank's most important capital, promoting their well-being and motivation through work-life balance, personal and career development and health and safety, and promoting inclusion and employee diversity.

8. The responsible and sustainable management of the chain of suppliers, fostering a positive mutual influence society for a better the social, ethical and environmental performance.
9. The contribution to the social development of the communities where the Bank operates, through both its own activity and initiatives aimed at social investment via the Bankinter Innovation Foundation (Fundación para la Innovación Bankinter), collaboration with the third sector and the corporate volunteering programme.
10. An environmentally conscious approach to its business activities, involving its main stakeholders in the global challenge posed by climate change and loss of biodiversity.
11. The assumption of the obligations set out in international protocols and standards, implementing their best practices.